



**FIG. 1**

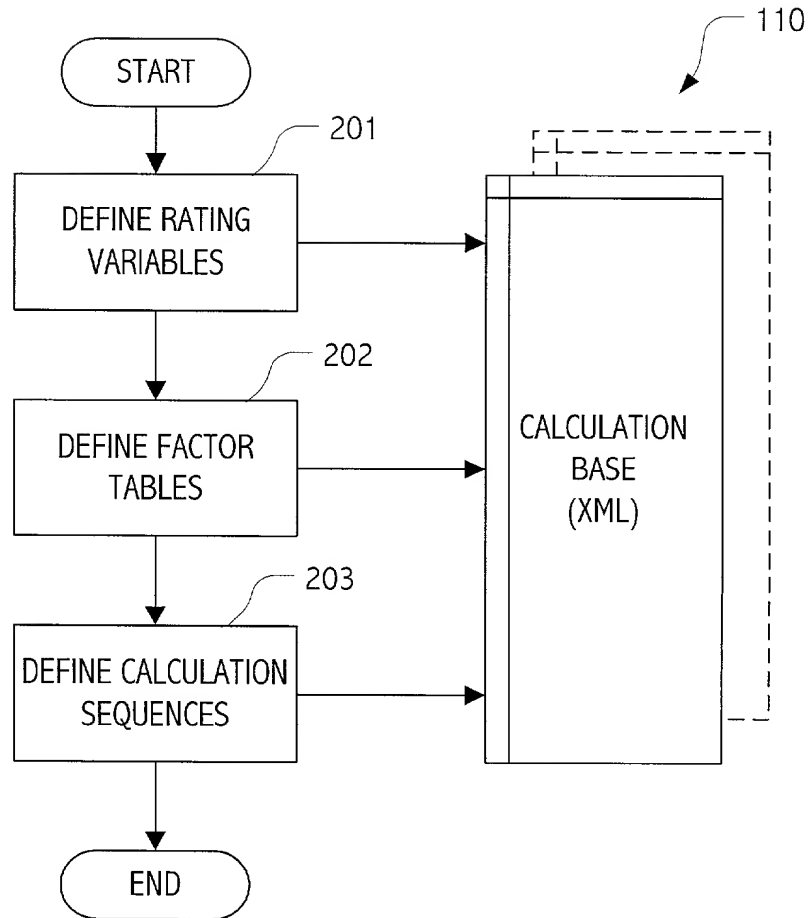


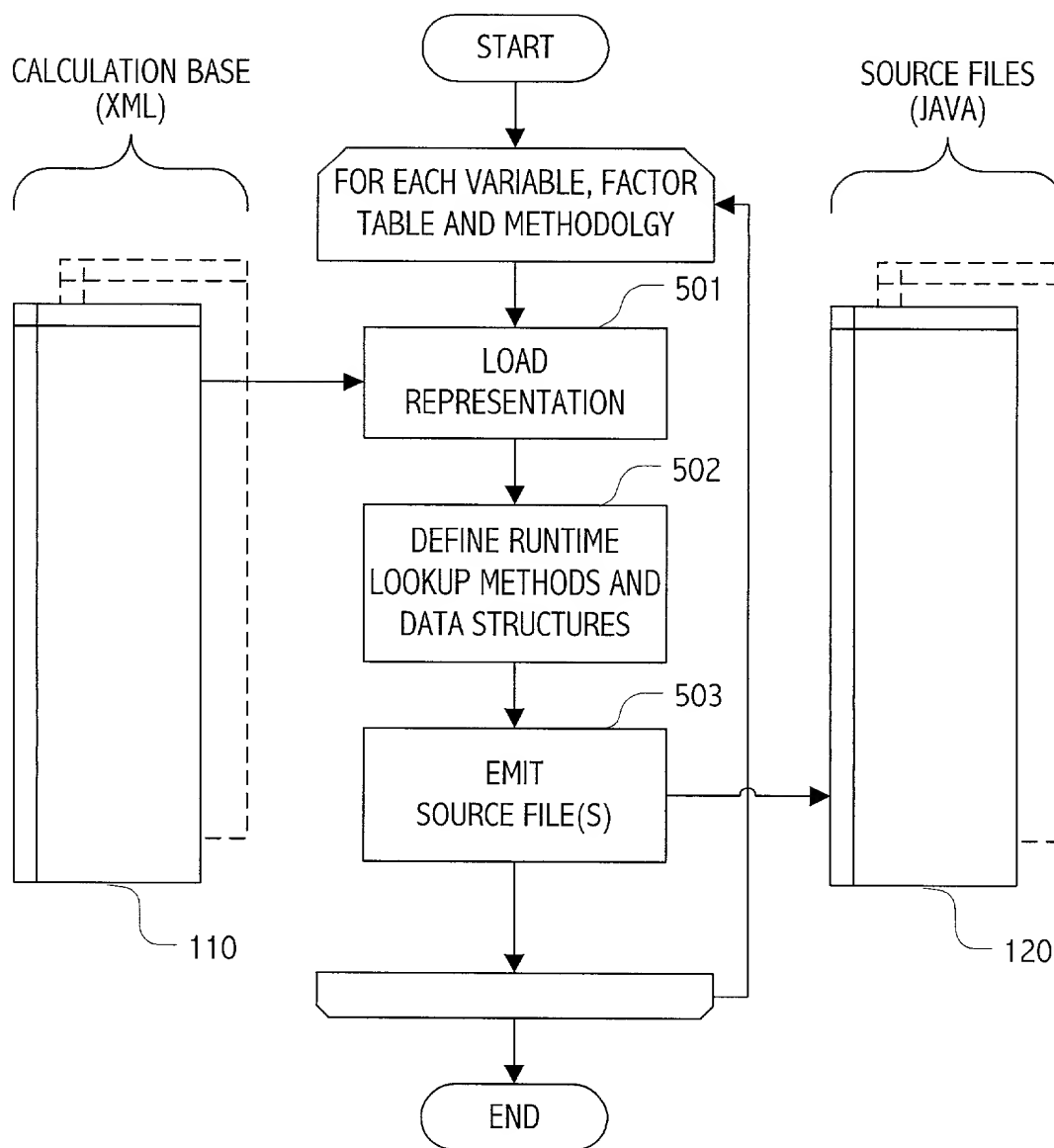
FIG. 2

State\Age	0 — 20	20 — 30	30 — 40	Default
NJ	1.1	.96	.85	
NY	1.05	.85		.95
CT	1.2	.96		
Default	1.05	.96		1.0

FIG. 3

AGE	0	10	25	30
VALUES	3	5	6	7

FIG. 4



**FIG. 5**

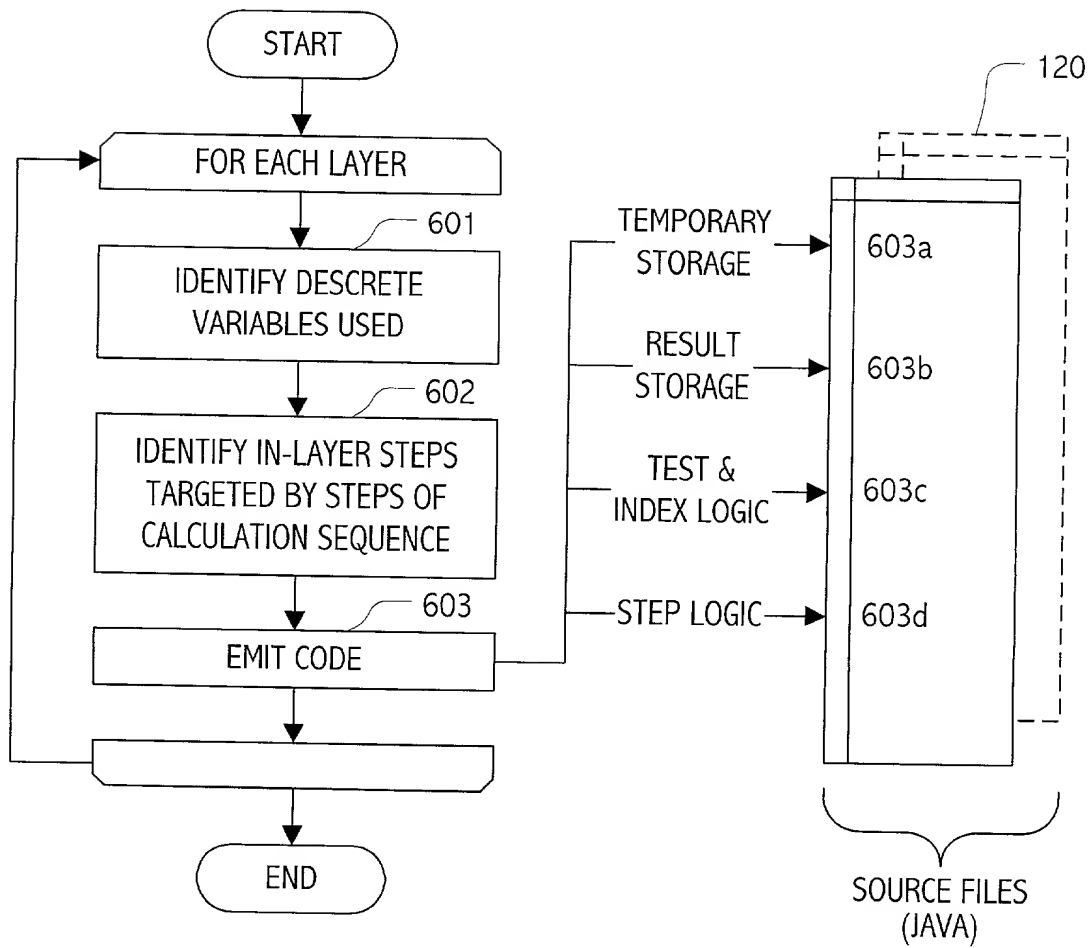


FIG. 6